

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: PEGUES, ALEXANDER H.  
PEGUES, PAMELA B.

§ Case No. 09-75538

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$62,505.00</u>	Assets Exempt: <u>\$56,005.00</u>
Total Distribution to Claimants: <u>\$3,237.26</u>	Claims Discharged Without Payment: <u>\$36,824.45</u>
Total Expenses of Administration: <u>\$2,763.86</u>	

3) Total gross receipts of \$ 6,001.12 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$6,001.12 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$11,400.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	2,763.86	2,763.86	2,763.86
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	14,257.00	40,061.71	40,061.71	3,237.26
<b>TOTAL DISBURSEMENTS</b>	\$25,657.00	\$42,825.57	\$42,825.57	\$6,001.12

4) This case was originally filed under Chapter 7 on December 16, 2009.  
The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/11/2010 By: /s/BERNARD J. NATALE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Preference	1241-000	6,000.00
Interest Income	1270-000	1.12
<b>TOTAL GROSS RECEIPTS</b>		<b>\$6,001.12</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Bank of America	4210-000	9,100.00	N/A	N/A	0.00
Belco Credit Union	4210-000	2,300.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$11,400.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	17.76	17.76	17.76
BERNARD J. NATALE, LTD.	3110-000	N/A	1,391.25	1,391.25	1,391.25
BERNARD J. NATALE	2100-000	N/A	1,350.11	1,350.11	1,350.11
INTERNATIONAL SURETIES, LTD	2300-000	N/A	4.74	4.74	4.74
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	2,763.86	2,763.86	2,763.86

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

<b>CLAIMANT</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED (from Form 6F)</b>	<b>CLAIMS ASSERTED (from Proofs of Claim)</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
Discover Bank	7100-000	N/A	6,028.05	6,028.05	487.12
Bill Rowan	7100-000	N/A	9,000.00	9,000.00	727.26
Chase Bank USA, N.A.	7100-000	N/A	8,972.10	8,972.10	725.00
Chase Bank USA, N.A.	7100-000	N/A	3,280.76	3,280.76	265.11
CANDICA L.L.C.	7100-000	N/A	12,780.80	12,780.80	1,032.77
1st Bank Gold Visa	7100-000	1,257.00	N/A	N/A	0.00
Frontier Visa	7100-000	13,000.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		14,257.00	40,061.71	40,061.71	3,237.26

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-75538

Trustee: (330370) BERNARD J. NATALE

Case Name: PEGUES, ALEXANDER H.  
PEGUES, PAMELA B.

Filed (f) or Converted (c): 12/16/09 (f)

§341(a) Meeting Date: 01/21/10

Period Ending: 10/05/10

Claims Bar Date: 05/11/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1st Bank of Parker, Elgin State Bank, checking a	3,800.00	0.00	DA	0.00	FA
2 Furniture, computer, and other household items	1,800.00	0.00	DA	0.00	FA
3 CDs, books, etc.	150.00	0.00	DA	0.00	FA
4 clothing - work & casual	200.00	0.00	DA	0.00	FA
5 wedding rings	150.00	0.00	DA	0.00	FA
6 camera, bikes, racquets, scuba gear	800.00	0.00	DA	0.00	FA
7 Prudential Annuity	45,000.00	0.00	DA	0.00	FA
8 Educational IRAs for children	4,105.00	0.00	DA	0.00	FA
9 Nissan Xterra	9,000.00	0.00		0.00	FA
10 Toyota Rav 4	3,500.00	300.00	DA	0.00	FA
11 Piano	3,000.00	2,100.00	DA	0.00	FA
12 Preference (u)	0.00	6,000.00		6,000.00	FA
Int INTEREST (u)	Unknown	N/A		1.12	FA
<b>13 Assets Totals (Excluding unknown values)</b>	<b>\$71,505.00</b>	<b>\$8,400.00</b>		<b>\$6,001.12</b>	<b>\$0.00</b>

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR): June 17, 2010 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-75538

Case Name: PEGUES, ALEXANDER H.  
PEGUES, PAMELA B.

Taxpayer ID #: \*\*-\*\*\*2464

Period Ending: 10/05/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*37-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/18/10	{12}	William Rowan	Preference Complaint	1241-000	6,000.00		6,000.00
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		6,000.04
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		6,000.30
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		6,000.34
04/06/10		Wire out to BNYM account 9200*****3765	Wire out to BNYM account 9200*****3765	9999-000	-6,000.34		0.00

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	-6,000.34	0.00	
<b>Subtotal</b>	<b>6,000.34</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$6,000.34</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-75538

Case Name: PEGUES, ALEXANDER H.  
PEGUES, PAMELA B.

Taxpayer ID #: \*\*-\*\*\*2464

Period Ending: 10/05/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*37-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****3765	Wire in from JPMorgan Chase Bank, N.A. account *****3765	9999-000	6,000.34		6,000.34
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.25		6,000.59
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.35		6,000.94
06/03/10	11001	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2010 FOR CASE #09-75538, BOND #016018067	2300-000		4.74	5,996.20
06/16/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.18		5,996.38
06/16/10		To Account #9200*****3766	Transfer to Close Account for Final Report	9999-000		5,996.38	0.00

<b>ACCOUNT TOTALS</b>	<b>6,001.12</b>	<b>6,001.12</b>	<b>\$0.00</b>
Less: Bank Transfers	6,000.34	5,996.38	
<b>Subtotal</b>	<b>0.78</b>	<b>4.74</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.78</b>	<b>\$4.74</b>	



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-75538

Case Name: PEGUES, ALEXANDER H.  
PEGUES, PAMELA B.

Taxpayer ID #: \*\*-\*\*\*2464

Period Ending: 10/05/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*37-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/16/10		From Account #9200*****3765	Transfer to Close Account for Final Report	9999-000	5,996.38		5,996.38
08/12/10	101	BERNARD J. NATALE	Dividend paid 100.00% on \$1,350.11, Trustee Compensation; Reference:	2100-000		1,350.11	4,646.27
08/12/10	102	Discover Bank	Distribution paid 8.08% on \$6,028.05; Claim# 1; Filed: \$6,028.05; Reference:	7100-000		487.12	4,159.15
08/12/10	103	Bill Rowan	Distribution paid 8.08% on \$9,000.00; Claim# 2; Filed: \$9,000.00; Reference:	7100-000		727.26	3,431.89
08/12/10	104	CANDICA L.L.C.	Distribution paid 8.08% on \$12,780.80; Claim# 5; Filed: \$12,780.80; Reference:	7100-000		1,032.77	2,399.12
08/12/10	105	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			1,409.01	990.11
			Dividend paid 100.00% on \$1,391.25; Claim# ATTY; Filed: \$1,391.25	3110-000			990.11
			Dividend paid 100.00% on \$17.76; Claim# EXP; Filed: \$17.76	3120-000			990.11
08/12/10	106	Chase Bank USA, N.A.	Combined Check for Claims#3,4			990.11	0.00
			Dividend paid 8.08% on \$8,972.10; Claim# 3; Filed: \$8,972.10	7100-000			0.00
			Dividend paid 8.08% on \$3,280.76; Claim# 4; Filed: \$3,280.76	7100-000			0.00

<b>ACCOUNT TOTALS</b>	<b>5,996.38</b>	<b>5,996.38</b>	<b>\$0.00</b>
Less: Bank Transfers	5,996.38	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>5,996.38</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$5,996.38</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****37-65	6,000.34	0.00	0.00
MMA # 9200-*****37-65	0.78	4.74	0.00
Checking # 9200-*****37-66	0.00	5,996.38	0.00
	<b>\$6,001.12</b>	<b>\$6,001.12</b>	<b>\$0.00</b>